KARNATAKA STATE AKKAMAHADEVI WOMEN'S UNIVERSITY, VIJAYAPURA

SYNOPTIC NOTE OF THE RESEARCH WORK

"AN EVALUATION OF PRADHAN MANTRI AWAS YOJANA- GRAMIN IN KARNATAKA: WITH SPECIAL REFERENCE TO VIJYAPURA DISTRICT"

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CONTENTS

I. Introduction

II. Review of literature

III. Significance of the study

IV. Statement of the problem

V. Objectives of the study

VI. Hypotheses

VII. Research methodology

- **1.** Selection of the area
- **2.** Collection of data
- **3.** Sample size
- **4.** Analysis of Data

VIII. Chapter Scheme

IX. Limitations

An Evaluation of Pradhan Mantri Awas Yojana- Gramin in Karnataka: With Special Reference to Vijayapura District

I) Introduction:

India is the second highest populated country among all 196 counties in the world. There are many counties in the world, facing the problem of poverty. India is also the country of Poverty. Lack of basic essentials of life such as safe drinking water, sanitation, **housing**, health infrastructure as well as malnutrition impact the lives of hundreds of millions to be in Poverty. Poverty can be defined as a social phenomenon in which a section of society is unable to fulfil even its basic necessaries.

Government has implemented several schemes and Programmes to eradicate the Poverty and to provide the basic needs in India, among them housing schemes are also playing very crucial role.

Housing is one of the fundamental requirements of human beings. Adequate shelter for each and every household is a primary pre-requisite for a healthy living in any economy and society. Along with low housing requirements proper habitat and congenial environment are also emphasize by the United Nations in different conferences and meetings conducted all over the Globe. From a social point of view a house provides important economic safety. For a shelter less person but a house brings about a profound social change in his existence, endowing him with an identity. A house or shelter, how so ever tiny serves that aspect of basic needs of poor household without which it is difficult to survive. For a poor household, a house constitutes an asset that can be offered as a collateral security for a loan during difficult periods.

In all the types of Economies, infrastructure plays a vital role in supporting economic growth of nation and India is no different. India is covering large rural area with poverty. Generally, rural infrastructure presumes great significance because of predominantly India is the rural natured country and the crucial linkages of rural infrastructure to economic growth, poverty alleviation and human development as a whole in the country. It is to be noted that rural infrastructure includes irrigation, rural housing, water supply, and electrification and telecommunication connectivity. Housing is the consumption good in the sense it provides security, minimum civic facilities and privacy to the human beings for decent living. It is also investment good since it will have positive impact on the individual's physical and mental health and happiness enhancing their productivity. It is necessary to all.

In the Ninth Plan, the Special Action Plan for social Infrastructure has identified 'Housing' as one of the priority areas. It aims to provide 'Housing for All'. Government introduced several housing schemes i.e. Urban Housing Schemes and Rural Housing Schemes for the development of both the Rural and Urban. Some major Rural Housing schemes are,

1. Indira Awaas Yojana (IAY) Pradhan Mantri Aawas Yojana-Gramin (PMAY-G)
2. Valmiki Ambedkar Awaas Yojana (VAMBAY)
3. Ashraya Yojana / Basava Vasathi Yojana.

The Rural Housing Schemes are for the development of rural. The Rural Housing Schemes are implemented by Ministry of Rural Development (MoRD) of Central Government of India. Indira Awas Yojana is one of the important Rural Housing Schemes.

- **Indira Awaas Yojana** (IAY)

Indira Awaas Yojana was implemented from 1985-86 as a part of Rural Landless Employment Guarantee Programme (RLEGP) and continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching from April, 1989. It has been delinked from the JRY and has been made an independent scheme with effect from January 1, 1996. The Government of India has implemented Indira Awaas Yojana with an objective of providing dwelling units free of cost to the members of Scheduled Castes, Scheduled Tribes and free-bonded labourers of below the poverty line in rural areas. From the year 1993-94, its scope has been extended to cover non-scheduled caste and non-scheduled tribe rural poor, subject to the condition that the benefits to non SCs/STs shall not be more than 40 per cent of IAY allocation. Benefits of the scheme have also been extended to the families of ex-servicemen of the armed and paramilitary forces killed in action. Three percent of the houses are reserved for the below poverty line disabled persons living in rural areas.

IAY is playing vital role in rural development by providing financial assistance to the shelter less rural poor masses. The Share of finance of IAY is 75:25 i.e. 75% Central Government and 25% State Government. w.e.f. 1st April, 2016, IAY has been re-structured into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G).

- **Pradhan Mantri Awas Yojana – Gramin (PMAY-G):**

Pradhan Mantri Gramin Awaas Yojana (PMGAY), previously **Indira Awaas Yojana (IAY)**, is a social welfare flagship programme, created by the government of India to provide housing for the rural poor in India. Government has committed to provide "Housing for All" by 2022. To fulfil the Government's commitment and to address rural housing gaps,

IAY has been re-structured into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) w.e.f. 1st April, 2016.

- **Aim and objectives of Scheme:**

PMAY-G aims to provide a pucca house with basic amenities to all houseless and households' living in katcha and dilapidated house in rural areas by 2022. To achieve the objective of "Housing for All" the target number of houses to be constructed by the year 2021-22, is 2.95 Crore. The immediate objective is to cover 1.00 Crore households on rural areas, in three years from 2016-17 to 2018-19 and enable construction of quality houses by the beneficiaries using local materials, designs and trained masons.

- **Salient Features of PMAY-G:**

1. PMAY-G has aim to provide a pucca house, with basic amenities, to all houseless households and those households living in kutcha and dilapidated house, by 2022. The immediate objective is to cover 1 crore households in three years from2016-17 to 2018-19.
2. The minimum size of the house is to be 25sqm (raised from 20sqm) with a hygienic cooking space.
3. The unit assistance under the scheme is Rs. 1.20 Lakh (raised from Rs. 70,000) for plains and Rs. 1.30 Lakh (raised from Rs.75000) in hilly, difficult areas.
4. The beneficiary is also entitled to 90/ 95 persondays of unskilled labour from MGNREGS.
5. The assistance for construction of toilet; piped drinking water, electricity connection, LPG gas connection etc. are also provided in convergence with other schemes.

- **Fund Sharing:**

The cost of unit assistance in this scheme is shared between Central and State Governments in the ratio 60:40 in plain areas and 90: 10 for North Eastern and Himalayan States.

- **Selection of Beneficiaries:**

One of the most important features of PMAYG is the selection of beneficiary. To ensure that assistance is targeted at those who are genuinely deprived and that the selection is objective and verifiable, PMAY-G instead of selecting a beneficiary from among the BPL households, selects beneficiaries using housing deprivation parameters in the Socio Economic and Caste Census (SECC), 2011 data which is to be verified by the Gram Sabhas. The SECC data captures specific deprivation related to housing among households. Using the data households that are house less and living in 0, 1 and 2 kutcha wall and kutcha roof houses can be segregated and targeted. The Permanent Wait List so generated also ensures

that the states have ready list of households to be covered under the scheme in the coming years (through Annual Select Lists) leading to better planning of implementation. To address grievances in beneficiary selection an appellate process has also been put in place.

- **National Technical Support Agency (NTSA):**

Towards better quality of construction, setting up of a National Technical Support Agency (NTSA) at the national level is envisaged. One of the major constraints in quality house construction is lack of sufficient number of skilled masons. To address this, a pan India training and certification programme of masons has been launched in the States/ UTs. This will, in addition to ensuring quality construction, also ensure additional live lihood generation and career progression for rural masons. For timely construction/ completion and to ensure good quality of house construction, it has also been envisaged to tag a PMAY-G beneficiary with a field level Government functionary and a rural mason.

- **Use of E-Governance – Awaas Soft and Awas App:**

Implementation of this scheme is carried out through an end to end e-Governance model – using AwaasSoft and AwaasApp. While AwaasSoft is a work-flow enabled, web-based electronic service delivery platform through which all critical functions of PMAY-G, right from identification of beneficiary to providing construction linked assistance (through PFMS), will be carried out; AwaasApp – a mobile application is to be used to monitor real time, evidence based progress of house construction through date and time stamped and geo-referenced photographs of the house. The two IT applications help identify the slipups in achievement of targets during the course of implementation of the program. All payments to beneficiaries are to be through DBT to beneficiary's Bank/Post office accounts registered in Awaas Soft MIS.

- **Performance of Pradhan Mantri Awaas Yojana – Gramin**

Performance of Indira Awas Yojana/Pradhan Mantri Awas Yojana - Gramin in India can be seen by the Physical Progress of the Scheme PMAY-G in form of Number of houses completed yearly in different States of India and High Level Physical Progress Report of PMAY-G.

Physical Progress of PMAY-G in India:

Physical Progress of Indira Awas Yojana/Pradhan Mantri Awas Yojana - Gramin in India can be known as in Number of houses completed. The following Table No.1 shows that the Year Wise houses completed report of all States in India.

Table No.1
YEAR WISE AND STATE WISE HOUSES COMPLETED REPORT UNDER IAY/PMAY-G 2014-15 to 2018-19

Sl. No.	Name of the State	Houses completed for 2014-2015	Houses completed for 2015-2016	Houses completed for 2016-2017	Houses completed for 2017-2018	Houses completed for 2018-2019	Total Houses completed in 2017-2019**
1	ASSAM	6971	24364	127866	16285	0	175486
2	BIHAR	63723	71436	280442	130634	0	546235
3	CHHATTISGARH	1416	3940	221565	195428	153600	575949
4	GOA	0	7	0	0	0	7
5	GUJARAT	1168	1573	92200	68654	0	163595
6	HARYANA	1481	3438	7118	2316	0	14353
7	HIMACHAL PRADESH	6	259	4476	1705	0	6446
8	JAMMUAND KASHMIR	154	487	7809	3582	0	12032
9	JHARKHAND	4026	7341	203637	120799	78864	414667
10	KERALA	3525	6688	11933	2852	0	24998
11	MADHYA PRADESH	6473	9940	413755	373103	491149	1294420
12	MAHARASHTRA	17276	36900	188976	94810	21480	359442
13	MANIPUR	0	874	5403	0	0	6277
14	MEGHALAYA	202	2951	4315	0	0	7468
15	MIZORAM	153	169	2164	0	0	2486
16	ODISHA	5850	10899	340683	272927	162536	792895
17	PUNJAB	413	259	7613	1910	0	10195
18	RAJASTHAN	8712	12178	230759	192974	132345	576968
19	SIKKIM	72	316	975	0	0	1363
20	TAMIL NADU	3274	31320	104207	38825	1436	179062
21	TRIPURA	97	2386	20603	813	0	23899
22	UTTAR PRADESH	2577	1341	549854	336209	216607	1106588
23	UTTARAKHAND	270	1107	7680	2815	0	11872
24	WEST BENGAL	11068	16776	419768	359816	436936	1244364
25	ANDHRA PRADESH	0	0	34912	3440	0	38352
26	KARNATAKA	4560	14075	39548	32804	0	90987
	Total	143467	261024	3328261	2252701	1694953	7680406

** No. of houses completed in 2017-18 are 44.54 lakh.

Source: **https://rhreporting.nic.in/netiay/PhysicalProgressReport/YearWiseHouseCompletionReport.aspx**

The above table shows that the number of houses completed in all states of India. The Total Number of houses completed in India during 2014-15 to 2018-19 is 7680406. The highest number of houses is completed in Madhya Pradesh i.e. 1294420. And less number of houses is completed in Goa i.e. only 07. This is the physical progress of PMAY-G in all states in India.

High Level Physical Progress report of PMAY-G shows the Target by Ministry of Rural Development of Government of India in the year 2018-19. And sanctions with verified Accounts of Beneficiaries, installments of the sanctions and completed which shown in Table No.2.

Table No.2
High Level Physical Progress Report

Sl. No.	Name of the State	MoRD Target	Sanctions with verified Accounts *	Installments				Completed
				1st	2nd	3rd	4th	
1	ASSAM	259814	224811	223474	207537	160579	0	144155
2	BIHAR	1176617	991626	925100	655318	393599	0	411077
3	CHHATTISGARH	788235	784901	783674	701232	606148	54621	570729
4	GOA	761	106	88	8	2	0	0
5	GUJARAT	204703	200168	198517	175982	130918	55847	160866
6	HARYANA	21502	20774	17879	13619	6257	0	9435
7	HIMACHAL PRADESH	7385	6892	6887	6624	6239	0	6182
8	JAMMUAND KASHMIR	38772	31965	26492	18019	12025	0	11391
9	JHARKHAND	528791	527252	526101	489104	382379	322865	403325
10	KERALA	42431	16998	16932	15770	14676	0	14833
11	MADHYA PRADESH	1399084	1396877	1396117	1367142	1327525	954797	1261244
12	MAHARASHTRA	449820	425117	416042	364651	327025	153350	305485
13	MANIPUR	9740	9720	9720	9244	7589	0	5403
14	MEGHALAYA	20745	20144	18582	15169	8029	0	4315
15	MIZORAM	6600	4246	2527	2385	2290	2052	2164
16	ODISHA	992558	991344	990652	922254	838623	667152	776590
17	PUNJAB	14000	13991	13981	12941	9033	0	9523
18	RAJASTHAN	687091	684731	684205	651644	564010	0	556186
19	SIKKIM	1095	1084	1076	1049	1022	963	975
20	TAMIL NADU	327552	294327	273266	199854	160462	135462	144468
21	TRIPURA	24989	24967	24981	24403	22829	0	21416
22	UTTAR PRADESH	1282616	1268520	1266571	1229787	1083863	0	1102684
23	UTTARAKHAND	15776	12550	12528	11751	10234	0	10499
24	WEST BENGAL	1397474	1389955	1389538	1350436	1275084	770458	1216558
25	ANDHRA PRADESH	123112	0	60550	44027	41903	20248	39033
26	KARNATAKA	145349	0	102558	88570	76525	64825	70159
	Total	**9986314**	**9347777**	**9389752**	**8578520**	**7468868**	**3202640**	**7258773**

*** Account Verification figures are not available for Andhra Pradesh and Karnataka**

Source: **https://rhreporting.nic.in/netiay/PhysicalProgressReport/physicalprogressreport.aspx**

It is clear from above Table that the target of PMAY-G in all State of India and achievement of PMAY-G. The Ministry of Rural Development of Government of India has

targeted construction of 9986314 houses in2018-19 in all State of India and Construction of 7258773 houses has completed.

II) Review of Literature :

A conceptual framework of the study is based on the ideas and concepts gathered from review work of existing literature of both theoretical and empirical nature will facilitate panning the study in a comprehensive manner. It also helps to known the previous research work done in that area and acts as a torch before for the well research.

Vimala P.(2007), in her article named ***"Housing Advances and Commercial Banks ;A Review",*** she made a study on housing finance extended by commercial banks in Kerala and analyzed that there is no significant difference in the growth rate of housing advances by different bank groups in the state. This reflects that the different bank groups were able to attain uniform growth rate in their advances to the housing sector. She concluded that commercial banks with their vast branch net works throughout the length and breadth of the country have played a significant role in providing credit to the housing sector.

Dhruvakumar S. and Choudhary E. (2008), in the article named ***"Housing for All: Rural Perspective"***, they analyzed the housing shortage in India and the limitations of Indira Awas Yojana, the rural housing scheme in solving the housing problem. They suggested that the problem of high cost of construction of houses can be solved to a great extent by applying the principle of economy of scale by involving outside agencies in the construction of IAY Houses. According to them, this will take unnecessary work load away from the Panchayats and Blocks.

Kuchipudi M. R. (2015), in his paper entitled **"Housing Scenario in Andhra Pradesh"** analyzed that Housing is one of the important components of basic needs that offer the individuals and families privacy and security for living. Housing is a basic physical need to sustain life. For the homeless, possessing a house provides a sense of identity, security and safety. They describe 'housing' provides services 'housing' is supposed to provide. It is a universal proportion that 'housing' provides services, but the kind of services may vary depending on ownership of houses by income – rich and income – poor, in rich and poor countries, and in varied locations and circumstances. As such, by services taken as indices to describe housing, housing remains a heterogeneous product. For a majority of the rural poor and urban slum dwellers, housing is their foremost necessity. Rural housing is a major component of basic needs of human life.

Ammannaya. K.K.(2015), in his article ***"Housing Development in India – Problems, Issues and Challenges and Strategies for Addressing Them"***, he stated that housing shortage is a serious problem in India at present in spite of increase in housing stock

during the last decade. Housing stock has increased from 24.9 crore in 2001 to 33.1 crore in 2011, thus showing a growth of 33 percent. Presently, there is a miss-match between the availability and actual need for houses. As per the estimated housing shortage for 2012-2017 urban areas have about 95 percent shortage in economically weaker sections and lower income group categories while rural areas have about 90 percent shortage in below poverty line category.

Kiran and Ravindra (2016), in the article named "***Impact of Rural Housing Schemes on Human Development in India – An Analysis"***, they analyzed housing is an important sector in the Indian economy and the provision of housing is largely determined by state policy and interventions. Housing has been recognized as a basic human need. Several Strategies at the centre and state levels have focused on "housing" as a fundamental part of the growth process. Housing is known to have multiple linkages with the other sectors of the economy and investments in housing have direct impact in the region and on the broader economy. This study analyzed the various major housing schemes of the Government of India, and the housing condition in India; conceptual framework, housing problems of the rural poor, strategies for improving rural housing programmes, problems of finance and policy implications. In order to improve the environment of human settlements, Government should provide drinking water, sanitation and other basic facilities at the residential area.

III) Significance of the Study:

The present study chosen for research is "An Evaluation of Pradhan Mantri Awas Yojana- Gramin in Karnataka: With Special Reference to Vijayapura District". To eradicate housing problem, the Government has implemented several schemes; Pradhan Mantri Awas Yojana- Gramin is the scheme to fulfil the housing need of poor people. The present Study aims to evaluate the inevitability of housing schemes to the people and to study the performance of Pradhan Mantri Awas Yojana- Gramin. Further the present study intends to make improvements in the implementation of various housing schemes if required with the rationale to solve the housing problem in India.

IV) Statement of the Problem:

Housing is one of the important basic requirements for human survival. For a shelter less person, possession of a house brings about a profound social change in his existence, endowing him an identity, thus integrating him with his immediate social milieu. The Government has implemented several schemes; Pradhan Mantri Awas Yojana- Gramin is one of the important schemes by the Central Government of the India. It helps in the improvements of socio-economic condition of the people who lays Below Poverty Line. It is providing financial assistance to the rural poor for construction of pacca house. No such

studies have found in the Vijayapura District. Hence, researcher intends to study on Evaluation of Pradhan Mantri Awas Yojana- Gramin in Vijayapura District of Karnataka.

V) Objectives of the Study:

Following are the major objectives of the present study.

1. To understand the concept of Rural Housing and review the status of PMAY-G in India.
2. To Study the Performance of PMAY-G in Karnataka.
3. To evaluate the impact of PMAY-G on standard of living of its beneficiaries.
4. To evaluate the problems if any, involved in the implementation of the scheme.
5. To suggest suitable policy measures to solve the housing problems of beneficiaries of the scheme.

VI) Hypotheses:

H_0: There is no change in the level of standard of living of beneficiaries before and after implementation of PMAY-G.

H_1: There is an improvement in the level of standard of living of beneficiaries after implementation of the Scheme.

VII) Research Methodology:

The following Research Methodology will be adopted for the present research work.

1. Selection of the area:

Vijayapura District is selected for the purpose of present study. Vijayapura district has 5 Taluks namely, Basavana Bagewadi, Vijayapura, Indi, Muddebihal and Sindagi.

2. Collection of Data:

The study will be based on both primary and secondary sources of Data. The **primary data** will be gathered from respondents of PMAY-G with the help of survey method through well-designed interview schedule. And the **secondary data** will be collected from books, journals and various published annual reports, Government reports, National Sample Survey Organization (NSSO) reports, District at glance, Karnataka at a glance, and websites, etc.

3. Sample Size:

The present study draws sample by following simple random sampling method and the size of sample will calculate with the help of Creative Research Systems'[1] online sample size calculator at 95 percent confidence level and 5 percent confidence interval.

The present study will be select respondents on the basis of number of beneficiaries resides in 5 taluks of Vijayapura District. PMAY-G is a rural housing scheme, with this

[1] https://www.surveysystem.com/sscalc.htm

reason the study will take respondents from rural areas of the Vijayapura District of Karnataka State.

4. Analysis of Data:

Data will be collected through the interview schedule will be tabulated and analyzed by using various statistical tools like percentage, ratio and suitable tests to draw the meaningful conclusion of the study.

VIII) Chapter Scheme:

The present study is organized into six chapters as follows;

CHAPTER-1: Research Design

This chapter will reveal regarding, Introduction of the study, Statement of the Problem, significance of the study, Objectives of the study, Hypotheses of the study, Research Methodology, Chapters Scheme, Limitations of the Study.

CHAPTER-2: Review of Literature

This chapter will explain regarding various review of literature concerned to the title of the study and the Research Gap.

CHAPTER-3: An Analysis of Housing Schemes in India

This chapter will be divided into three parts, the First Part will explain an analysis of Housing Schemes in India, the Second Part will contain an analysis of Housing Schemes in Karnataka and the Last Part will explain about Analysis of Pradhan Mantri Awas Yojana-Gramin.

CHAPTER-4: Profile of Study Area

This Chapter will be contented brief profile of the study area which is Vijayapura District of Karnataka State.

CHAPTER-5: Data Analysis and Interpretation

This Chapter will reveal the analysis and interpretation of data collected from field survey for this study.

CHAPTER-6: Findings, Suggestions and Conclusion

This chapter will report the findings of the study, suggestions which will be given to the concerned authorities and for further study in this subject and conclusion of the study.

IX) Limitations:

The present study has the following limitations.

1. It is mainly limited only to rural housing scheme.
2. The study area covers only Vijayapura District.
3. The study is restricted to Pradhan Mantri Awas Yojana-Gramin.

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